

BANCTRUST FINANCIAL GROUP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1138012	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,156	\$2,084	-3.3%		
Loans	\$1,384	\$1,293	-6.6%		
Construction & development	\$336	\$275	-18.0%		
Closed-end 1-4 family residential	\$215	\$197	-8.5%		
Home equity	\$48	\$49	0.4%		
Credit card	\$0	\$0			
Other consumer	\$52	\$33	-37.8%		
Commercial & Industrial	\$279	\$278	-0.5%		
Commercial real estate	\$378	\$390	3.1%		
Unused commitments	\$240	\$209	-12.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$340	\$333	-2.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$85	\$183	115.2%		
Cash & balances due	\$170	\$100	-41.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$22	\$18	-16.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$20	\$19	-7.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,938	\$1,862	-3.9%		
Deposits	\$1,867	\$1,813	-2.9%		
Total other borrowings	\$59	\$37	-37.9%		
FHLB advances	\$58	\$36	-38.4%		
Equity					
Equity capital at quarter end	\$218	\$222	1.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	10.3%	--		
Tier 1 risk based capital ratio	13.9%	14.7%	--		
Total risk based capital ratio	15.2%	16.0%	--		
Return on equity ¹	2.6%	0.2%	--		
Return on assets ¹	0.3%	0.0%	--		
Net interest margin ¹	3.3%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	46.5%	40.7%	--		
Loss provision to net charge-offs (qtr)	120.2%	145.7%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	21.2%	25.7%	0.4%	1.1%	--
Closed-end 1-4 family residential	7.6%	9.2%	0.3%	0.1%	--
Home equity	2.2%	1.9%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	1.9%	0.2%	0.1%	--
Commercial & Industrial	1.4%	0.9%	0.1%	0.0%	--
Commercial real estate	2.2%	3.5%	0.1%	0.0%	--
Total loans	7.4%	8.4%	0.2%	0.3%	--